

receiving, via a network, a plurality of instructions, each having an associated amount, to pay a plurality of bills of a merchant on behalf of a plurality of consumers;

processing the received plurality of instructions to generate a plurality of debit directives, each debit directive for debiting a respective one of the associated amounts from a respective one of a plurality of deposit accounts, each respective deposit account associated with a respective one of the plurality of consumers, an ACH transfer;

E1 processing the received plurality of instructions to generate a payment directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment from a first account associated with a service provider;

initiating a transfer of funds from each of the plurality of deposit accounts to a second account associated with the service provider based upon the plurality of debit directives; and

paying the single consolidated payment to the merchant based upon the payment directive prior to completion of a transfer of funds from at least one of the plurality of deposit accounts to the second account.

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E2 4. (Twice Amended) The computerized method of claim 1, wherein the single consolidated payment from the first account is paid by a check drawn on the first account.

5. (Twice Amended) The computerized method of claim 1, wherein the single consolidated payment from the first account is paid by an electronic funds transfer from the first account.

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E3 21. (Four Times Amended) An article of manufacture for directing payment of bills, comprising:  
a computer readable medium; and

computer programming stored on the computer readable medium;  
wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive, via a network, a plurality of instructions, each having an associated amount, to pay a plurality of bills of a merchant on behalf of a plurality of consumers;

process the received plurality of instructions to generate a plurality of debit directives, each debit directive for debiting a respective one of the associated amounts from a respective one of a plurality of deposit accounts, each respective deposit account associated with a respective one of the plurality of consumers, by an ACH transfer;

process the received plurality of instructions to generate a payment directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment from a first account associated with a service provider;

initiate a transfer of funds from each of the plurality of deposit accounts to a second account associated with the service provider based upon the plurality of debit directives; and

pay the single consolidated payment to the merchant based upon the payment directive prior to completion of a transfer of funds from at least one of the plurality of deposit accounts to the second account.

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25. (Four Times Amended) A system for directing payment of bills, comprising:

a first processor configured to receive, via a network, a plurality of instructions, each having an associated payment amount, to pay a plurality of bills of a merchant on behalf of a plurality of consumers; and

84. a second processor configured to (i) process the received plurality of instructions to generate a plurality of debit directives, each debit directive for debiting a respective one of the associated amounts from a respective one of a plurality of deposit accounts, each respective deposit account associated with a respective one of the plurality of consumers, by an ACH transfer, (ii) process the received plurality of instructions to generate a payment directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment from a first account associated with a service provider, (iii) initiate a transfer of funds from each of the plurality of deposit accounts to a second account associated with the service provider based upon the plurality of debit directives, and (iv) pay the single consolidated payment to the merchant based upon the payment directive prior to completion of a transfer of funds from at least one of the plurality of deposit accounts to the second account.

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85. 34. (Amended) The computerized method of claim 1, wherein the first and the second deposit accounts are the same deposit account.

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39. (Amended) The article of manufacture according to claim 21, wherein the single consolidated payment from the first account is paid by a check drawn on the first account.

86. 40. (Amended) The article of manufacture according to claim 1, wherein the single consolidated payment from the first account is paid by an electronic funds transfer from the first account.

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E7 44. (Amended) The article of manufacture according to claim 21, wherein the first and the second deposit accounts are the same deposit account.

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E8 49. (Amended) The system according to claim 25, wherein the single consolidated payment from the first account is paid by a check drawn on the first account.

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50. (Amended) The system according to claim 25, wherein the single consolidated payment from the first account is paid by an electronic funds transfer from the first account.

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E9 54. (Amended) The system according to claim 25, wherein the first and the second deposit accounts are the same deposit account.

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59. (Thrice Amended) A computerized method of directing payment of bills, comprising:

receiving, via a network, a plurality of instructions, each instruction having an associated amount, to pay a plurality of bills of a merchant on behalf of a plurality of consumers;

processing the received plurality of instructions to generate a debit directive to debit each of the associated amounts from each of a plurality of deposit accounts associated with each of the plurality of consumers by an ACH transfer; and

E10 processing the received plurality of instructions to generate a directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment;

wherein the single consolidated payment is paid to the merchant in accordance with the generated directive to pay prior to a confirmation that at least one of the plurality of deposit accounts has funds available in at least the amount represented in the generated debit directive.

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60. (Four Times Amended) A computerized method of directing payment of bills, comprising:

receiving a plurality of instructions to pay a plurality of bills of a merchant on behalf of a plurality of consumers, each of the received plurality of instructions having an associated payment amount;

processing the received plurality of instructions to generate a payment directive to pay the plurality of bills on behalf of the plurality of consumers by a single consolidated payment;

811 selecting one of (i) a draft and (ii) an electronic fund transfer as a form of debiting the associated payment amount from one of a plurality of deposit accounts associated with a respective one of the plurality of consumers;

initiating a debit from each of the plurality of deposit accounts in accordance with the selected form of debiting; and

paying the single consolidated payment to the merchant in accordance with the payment directive prior to completion of a debit from at least one of the plurality of deposit accounts.

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